

Imaged Certificate of Notice Page 1 of 4  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

FILED  
 8/14/23 10:46 am  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

ALFRED S. RUTH, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-11227

Chapter 13

Related to Docket No. 129

ORDER OF COURT

AND NOW, this \_\_ 14th Day of August, 2023 \_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

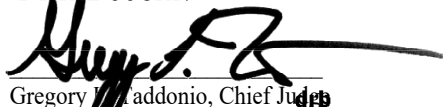
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
 Gregory J. Addonio, Chief Judge  
 United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Alfred S. Ruth, Jr.  
Debtor

Case No. 17-11227-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Aug 14, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db	+ Alfred S. Ruth, Jr., 2364 Lynnwood Drive, Hermitage, PA 16148-2119
sp	#+ Elwood M. Walker, Hoffman & Walker Co., L.P.A., 7553 Warren Sharon Road, Brookfield, OH 44403-9796
14730083	+ Edward Ruth, 2393 Lynnwood Drive, Hermitage, PA 16148-2120
14730085	FNB Consumer Discount, 41A Hadley Road, Greenville, PA 16125-1239
14730086	GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
14730088	+ Kelly Thompson and Cody Walter, 7763 Park Place, Masury, OH 44438-9700
14730089	Mercer County Credit Union, 428 N. Sharpsville Ave., Sharon, PA 16146-2120
14730090	+ Penn-Ohio Roofing & Siding LLC, 499 Smith Avenue, Hermitage, PA 16148-1978
14753649	+ Regency Finance Company, 41A Hadley Road, Greenville, PA 16125-1239
14730091	Service Finance Company LLC, PO Box 561486, Denver, CO 80256-1486
14730095	+ Tender Fillet, PO Box 2814, Monroe, WI 53566-8014

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 14 2023 23:45:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: BK@servicingdivision.com	Aug 14 2023 23:44:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 14 2023 23:46:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/Text: TheMoneySourceBKNotices@nationalbankruptcy.com	Aug 14 2023 23:44:00	THE MONEY SOURCE INC., 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
14814167	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 14 2023 23:45:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15591650	+ Email/Text: BK@servicingdivision.com	Aug 14 2023 23:44:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14730079	Email/Text: BarclaysBankDelaware@tsico.com	Aug 14 2023 23:45:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14730080	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2023 23:40:29	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14810057	+ Email/Text: servicing@svcfm.com	Aug 14 2023 23:45:00	Celtic Bank, c/o Service Finance Co., LLC, 555 S. Federal Hwy #200, Boca Raton, FL 33432-6033
14730081	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 14 2023 23:45:00	Comenity Bank/GNTEAGLE, PO Box 182789, Columbus, OH 43218-2789

District/off: 0315-1

User: auto

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Total Noticed: 34

14730082	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 14 2023 23:45:00	Comenity Bank/KINGSIZE, PO Box 182789, Columbus, OH 43218-2789
14730084	Email/Text: bnc-bluestem@quantum3group.com	Aug 14 2023 23:46:00	FINGERHUT/WEBANK, 6250 Ridgwood Road, Saint Cloud, MN 56303-0820
14730087	+ Email/Text: bankruptcy@huntington.com	Aug 14 2023 23:45:00	Huntington Bank, 1 East State Street, #100, Sharon , PA 16146-1745
14805653	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 14 2023 23:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14773655	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2023 00:40:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14731276	+ Email/PDF: rmscedi@recoverycorp.com	Aug 15 2023 00:02:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14805087	Email/Text: bnc-quantum@quantum3group.com	Aug 14 2023 23:45:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14730093	Email/PDF: gecsed@recoverycorp.com	Aug 15 2023 00:02:44	SYNCB/AMAZON PLCC, PO Box 965036, Orlando, FL 32896-5036
14730094	Email/PDF: gecsed@recoverycorp.com	Aug 14 2023 23:40:19	SYNCB/WALMART, Po Box 965036, Orlando, FL 32896-5036
14730092	+ Email/Text: bankruptcy@sccompanies.com	Aug 14 2023 23:46:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
14756585	+ Email/Text: bankruptcy@sccompanies.com	Aug 14 2023 23:46:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
14816404	+ Email/Text: BK@servicingdivision.com	Aug 14 2023 23:44:00	THE MONEY SOURCE, INC., 500 SOUTH BROAD ST., SUITE 100A, MERIDEN CT 06450-6755
14756586	+ Email/Text: bankruptcy@sccompanies.com	Aug 14 2023 23:46:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE MONEY SOURCE, INC.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	The Money Source Inc., 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
r	##+	Wade Foltz & Associates Real Estate, Inc., 1114 State Route 7 S.E., Hubbard, OH 44425-3071
14730096	##	The Money Source, 135 Maxess Road, Melville, NY 11747-3801

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: auto

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Date Rcvd: Aug 14, 2023

Form ID: pdf900

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Date: Aug 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE MONEY SOURCE INC. bnicholas@kmlawgroup.com
Gary V. Skiba	on behalf of Debtor Alfred S. Ruth Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com
Jerome B. Blank	on behalf of Creditor THE MONEY SOURCE INC. jblank@pincuslaw.com, brausch@pincuslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor THE MONEY SOURCE INC. pawb@fedphe.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

TOTAL: 7